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**FAX COVER SHEET**

Official

To: Examiner James Bergin  
EXAMINING GROUP 3600  
703-308-8549

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From: Raymond A. Joao, Esq.

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Date: August 20, 2002

Fax No.: 1-703-872-9326

GROUP 3600

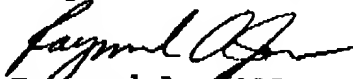
No. Pages: 4 (including cover)

Re: U.S. Patent Application Serial No. 09/639,908

Examiner Bergin:

Please find transmitted herewith a Second Supplemental  
Amendment for entry into the above-identified application.

Respectfully Submitted,

  
Raymond A. Joao  
Reg. No 35,907

I hereby certify that this correspondence is being transmitted via facsimile transmission to the United States Patent and Trademark Office Examining Group 3600 at 703-872-9326 on August 20, 2002.

*Raymond A. Joao*  
Raymond A. Joao

RJ251

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO  
SERIAL NO. : 09/639,908 ✓  
FILED : AUGUST 16, 2000  
FOR : APPARATUS AND METHOD FOR PROVIDING FINANCIAL  
INFORMATION AND/OR INVESTMENT INFORMATION  
EXAMINER : J. BERGIN GROUP : 3624

Assistant Commissioner for Patents  
Washington, D.C. 20231

SECOND SUPPLEMENTAL AMENDMENT

Sir:

This is a Second Supplemental Amendment in the above-identified application. Entry of this Second Supplemental Amendment, before any Official Action is taken in this case is respectfully requested.